

WHY OUR CHILDREN'S CRITICAL ILLNESS COVER IS BETTER



CRITICAL ILLNESS COVER FOR **CHEN** WASN'T AN OPTION

Chen's mum and dad have just bought a new home and all the associated costs mean money is tight.

Although Chen's parents can only afford life cover for themselves, they want to take out critical illness cover for Chen.

But children's critical illness cover isn't available with the life cover their adviser recommended.

It's only available if Chen's parents take out critical illness cover too.

CHEN IS NOT ALONE

35%

OF PEOPLE IN THE UK HAVE LIFE COVER ONLY, LEAVING THEIR CHILDREN WITHOUT ACCESS TO CRITICAL ILLNESS PROTECTION

Source: Forbes Advisor, 2024 UK Life Insurance Statistics, 9 April 2024.

THAT'S WHY, AT GUARDIAN, WE DO THINGS DIFFERENTLY

Typically, children's critical illness cover is automatically included with adult critical illness policies. This means that if you only want life cover or income protection, or you're not eligible for critical illness cover yourself, you can't have children's critical illness cover. That's why at Guardian we've made children's critical illness

cover an optional extra which can be added to any type of adult cover, anytime.

Although most providers include children's critical illness cover with adult critical illness cover, the amount is usually limited to £25,000.

At Guardian, we don't believe £25,000 gives you the financial breathing space you need to look after an ill child, so with us you can choose any amount between £10,000 and £100,000, to a maximum of your own amount of cover.

To find out more, speak to a Financial Adviser for full details of our **policy terms and conditions**.

Chen is a fictitious character whose story has been created for illustration purposes.



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